

What do do after someone dies

When someone dies there are many decisions and arrangements to be made. Sadly, these have to be made at a time of personal distress.

Some of these things can be done by a close relative or friend; others need to be done by the executor or administrator of the estate. These are people appointed to carry out the terms of a will.

To help you, we've put together a simple checklist to guide you through the process.

Before you start, it is very useful to have the following information to hand about the person who has died.

This will make the task of completing any forms or documents much easier.

- National Insurance number
- NHS number
- date and place of birth
- date of marriage or civil partnership (if appropriate)
- Child Benefit number
- tax reference number

Deaths in hospital

Most deaths now take place in a hospital or nursing home. If your relative dies in hospital, staff will contact you, lay out the body and arrange for it to be taken to the hospital mortuary. You will then be asked to arrange for the body to be collected by funeral directors, who will normally take it to their chapel of rest. At the same time, you will be asked to collect the person's personal possessions.

Before a death can be formally registered, a doctor will need to issue a medical certificate giving the cause of death. In hospital, this is usually done by a hospital doctor, who will hand the certificate to you in a sealed envelope addressed to the Registrar of Births, Deaths and Marriages. You will also be given a notice, explaining how to register the death. There is no charge for either of these. If the person has not been seen by a hospital doctor, their GP may be able to issue a certificate instead.

A hospital may ask you for permission to carry out a post-mortem examination to learn more about the cause of death. You do not have to agree to this.

In some cases, a doctor may not be able to issue a medical certificate of the cause of death. There may be a number of reasons for this. If the doctor isn't able to issue a medical certificate, they will refer the death to the coroner. The coroner may order a post mortem examination. You do not have the right to object to a post-mortem ordered by the coroner, but you should tell the coroner if you have religious or other strong objections.

You can find more information about post-mortems on the Directgov website at: www.directgov.gov.uk.

Where cremation is to take place, a second doctor will be needed to sign a certificate that the body has been examined. There will be a charge for this.

Deaths at home

When someone dies at home, their doctor should be called as soon as possible. The doctor will normally visit the house and, if the death was expected, should be able to issue a certificate giving the cause of death. If the person did not have a doctor or you do not know the name of the doctor, an

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ambulance should be called instead.

A doctor is not allowed to issue a certificate if they are unsure about the cause of death. When this happens the death must be reported to a coroner and the body will be taken to a hospital mortuary, where a post mortem may need to take place.

Deaths abroad

If a death takes place abroad it must be registered according to the law of that country. The death should also be reported to the British Consul who may be able to arrange for the death to be registered in the UK as well.

Returning a body to the UK is expensive but the cost may be covered by any travel insurance taken out by the person. If the death was on a package holiday the tour operator should be able to help with arrangements.

When a body is returned to the UK, the Registrar of Births, Deaths and Marriages for the district where the funeral is to take place must be told and will need to issue a certificate before burial can take place. If cremation is to take place the Home Office also needs to give permission.

If the death was not due to natural causes the coroner for the district will also need to be told and an inquest may need to take place. In Northern Ireland a coroner can also arrange a post mortem or an inquest if the family requests it.

Donation of organs for transplant or the body for medical research

Donation of organs

The person who died may have wanted to donate organs for transplant. This will be easier if they were on the NHS Organ Donor Register, carried a donor card and had discussed the donation plans with their family. Relatives will still be asked to give their consent before donation. Most organ donations come from people who have died while on a ventilator in a hospital intensive care unit. For more information about organ donation and transplantation, contact:

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NHS Organ Donor Register NHS Blood and Transplant Organ Donation and Transplantation Directorate Fox Den Road Stoke Gifford Bristol BS34 8RR

Organ Donor Line: 0300 123 2323 (24 hours a day, every day)

E-mail: enquiries@nhsbt.nhs.uk

Website: www.uktransplant.org.uk

Donation of the body for medical education or research

Some people wish to leave their bodies for medical education or research and anyone wanting to do this needs to make arrangements before they die and tell their relatives. When the person dies, relatives in England and Wales should contact the Human Tissue Authority who will advise on what should be done. If a body is accepted (and many bodies are not suitable) the medical school will arrange for eventual cremation or burial. The address of the Human Tissue Authority is:

Human Tissue Authority Finlaison House 15-17 Furnival Street London EC4A 1AB

Tel: 020 7211 3400

Fax: 020 7211 3430

E-mail: enquiries@hta.gov.uk

Website: www.hta.gov.uk

In Scotland, contact your nearest medical school.

In Northern Ireland you should contact:

Professor of Anatomy Department of Anatomy Queens' University
Belfast Medical Biology Centre 97 Lisburn Road Belfast BT9 7BL

Tel: 028 9024 5133

Registering the death

The registration of the death is the formal record of the death. It is done by the

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Registrar of Births, Deaths and Marriages and you will find the address of the nearest register office in the telephone directory.

When someone dies at home, the death should be registered at the register office for the district where they lived. If the death took place in hospital or in a nursing home it must be registered at the register office for the district in which the hospital or home is situated. In England and Wales, if it is convenient, you can go to a different office to register the death and the details will be passed on to the correct office. You should check the opening hours of the office you wish to go to. Some offices have an appointments system.

A death should be registered within five days but registration can be delayed for another nine days if the registrar is told that a medical certificate has been issued. If the death has been reported to the coroner you cannot register it until the coroner's investigations are finished.

It is a criminal offence not to register a death.

The death should be registered by one of the following (in order of priority):-

- a relative who was present at the death
- a relative present during the person's last illness
- a relative living in the district where the death took place
- anyone else present at the death
- an owner or occupier of the building where the death took place and who was aware of the death
- the person arranging the funeral (but not the funeral director).

You cannot delegate responsibility for registering the death to anyone else.

You must take with you the medical certificate of death, since the death cannot be registered until the registrar has seen this. If possible, you should also take the person's NHS medical card and birth and marriage certificates. The registrar will want from you the following information:-

- date and place of death
- the full name of the person (including maiden name) and their last address
- the person's date and place of birth

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- the person's occupation and, in the case of a woman who was married or widowed, full name and occupation of her husband
- if the person was still married, the date of birth of their husband or wife
- whether the person was receiving a pension or other social security benefits.

Forms

When you have registered the death, the registrar will give you a green certificate (for which there is no charge) to give to the funeral director. This allows either burial or cremation to go ahead. Occasionally a registrar may be able to issue a certificate for burial only (but never cremation) where no one has yet been able to register the death.

The registrar will also give you a form to send to the Department for Work and Pensions (DWP) (In Northern Ireland the Social Security Agency). This allows them to deal with the person's pension and other benefits.

Death certificate

The death certificate is a copy of the entry made by the registrar in the death register. This certificate is needed to deal with money or property left by the person who has died, including dealing with the will. You may need several copies of the certificate, for which there will be a charge.

Coroner

A coroner is a doctor or lawyer appointed by a local authority to investigate certain deaths. In Northern Ireland, the Lord Chancellor appoints a coroner. A coroner is completely independent of the authority and has a separate office and staff. You will find the address of your local coroner's office in the telephone directory.

A coroner can investigate a death if the body is in their district, even though the death took place somewhere else, for example, abroad.

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A death must always be reported to a coroner in the following situations:-

- the person's doctor had not seen them in the 14 days before they died or immediately afterwards (28 days in Northern Ireland)
- a doctor had not looked after, seen or treated the person during their last illness (in other words, death was sudden)
- the cause of death is unknown or uncertain
- the death was violent or unnatural (for example, suicide, accident or drug or alcohol overdose)
- the death was in any way suspicious
- the death took place during surgery or recovery from an anaesthetic
- the death took place in prison or police custody
- the death was caused by an industrial disease.

Anyone who is unhappy about the cause of a death can inform a coroner about it, but in most cases a death will be reported to a coroner by a doctor or the police.

In some cases the coroner will need to order a post-mortem, in which case the body will be taken to hospital for this to be carried out. You do not have the right to object to a post-mortem ordered by the coroner, but should tell the coroner if you have religious or other strong objections. In cases where a death is reported to a coroner because the person had not seen a doctor in the previous 14 days (28 in Northern Ireland) the coroner will consult with the person's GP and will usually not need to order a post-mortem.

A death cannot be registered until the coroner's investigations are complete and a certificate has been issued allowing registration to take place. This means that the funeral will usually also be delayed. Where a post-mortem has taken place the coroner must give permission for cremation.

Inquests

An inquest is a legal inquiry into a death. It is held in public (sometimes with a jury) by a coroner in cases where the death was violent or unnatural or took

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place in prison or police custody or where the cause of death is still uncertain after a post-mortem or, in Northern Ireland, where a child has died in care. Only a coroner can order an inquest and relatives have no right to insist on one.

An inquest may take place into a death which took place abroad if the body has been returned to the UK.

Relatives may attend an inquest and ask questions of witnesses. They may ask a lawyer to represent them but there is no legal aid available for this. In Northern Ireland legal aid is not available for inquests but some pre-inquest advice may be available under the green form scheme. In England and Wales, an organisation called INQUEST may sometimes be able to arrange legal representation, either free or for a reduced charge.

The address of INQUEST is:-

89-93 Fonthill Road London N4 3JH Tel: 020 7263 1111 Fax: 020 7561 0799

E-mail: inquest@inquest.org.uk

Website: www.inquest.org.uk

The inquest should provide more information about how and why the death took place and whether anyone else was responsible. In some cases, a criminal prosecution may later take place.

Once the inquest has been held the death can be registered and the funeral can take place (although in some cases the coroner may allow the funeral to go ahead before the inquest is over).

Funerals

A funeral can take place any time after death. Most funerals are arranged by the nearest relatives for example, a spouse or civil partner. However, if there are no relatives, anyone close to the person can arrange the funeral instead.

The person may have left instructions (in their will or somewhere else) about the type of funeral they wanted and/or whether they wanted to be buried or cremated. There is no legal obligation for relatives to follow these instructions. In some cases, relatives may want burial or cremation to take place abroad. The rules about this are very complex and the help of a specialist funeral

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director will be needed. Permission from a coroner is always needed before a body can be sent abroad.

If there are no relatives or friends to arrange a funeral, in England and Wales, the local authority or health authority will arrange a simple funeral. In Northern Ireland, the local Health and Social Services board can do this. The public authority that arranges the funeral will then try to recover the cost from any money left by the person who died.

Funeral directors

Most funerals are arranged through a funeral director (who used to be known as an undertaker). It is important to find a funeral director who belongs to one of the professional associations, such as the National Association of Funeral Directors (NAFD) or the Society of Allied and Independent Funeral Directors (SAIF), since these associations have codes of practice and complaints procedures. Some local authorities also run their own funeral services by arrangement with a local firm of funeral directors. If a funeral director is not a member of a professional association or a complaint is not dealt with satisfactorily, you may need to take legal action against the funeral director.

When you use the services of a funeral director, the law gives you certain rights as a consumer. For more information about your consumer rights when you use a service,.

National Association of Funeral Directors

618 Warwick Road Solihull W. Midlands B91 1AA

Tel: 0845 230 1343

Fax: 0121 711 1351

E-mail: info@nafd.org.uk

Website: www.nafd.org.uk

Members of the National Association of Funeral Directors must comply with its Code of Practice. The Association has an internal conciliation service, and an independently-run arbitration scheme.

The National Society of Allied and Independent Funeral Directors

3 Bullfields Sawbridgeworth Herts CM21 9DB

Tel: 0845 230 6777

Fax: 01279 726300

Email: info@saif.org.uk

Website: www.saif.org.uk

The National Society of Allied and Independent Funeral Directors has a code of practice for its members.

Funeral costs

The person who arranges the funeral is responsible for paying the final bill and it is important to know where the money for the funeral will come from. The person who died may have taken out a pre-paid funeral plan, paying for their funeral in advance. It is important to check their personal papers to see if they had a plan. If they did, this should cover the whole cost of the funeral.

If there is no funeral plan, the cost of the funeral will normally be met out of any money left by the person who had died and, where money has been left, the funeral bill should be paid before any other bills or debts. Even if the person's bank account has been frozen following the death it may be possible to have funds released from a building society or national savings account on showing the death certificate. The person may also have had an insurance policy which will cover funeral costs. In other cases, relatives may need to borrow money until the person's money and property are sorted out. Some funeral directors will allow payment to be delayed until this has happened.

Some people do not leave enough money to pay for even a simple funeral. If this happens, the person arranging the funeral will have to pay for it, although other relatives or friends may be willing to contribute. There is no general death grant, but if you are in this situation and you receive a means-tested social security benefit (such as income support) you may be able to get a payment from the social fund (known as a funeral payment) to cover the cost of a simple funeral. Even where a funeral payment is made, it may not cover the full cost of the funeral and you may still have to pay the difference.

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If the person who died was receiving a war disablement pension, the Service Personnel and Veterans Agency will help with the cost of a simple funeral.

The address of the Agency is:-

Norcross Thornton Cleveleys Lancashire FY5 3WP

Helpline: 0800 169 2277

E-mail: veterans.help@spva.gsi.gov.uk

Website: www.veterans-uk.info/pensions/pensions.html

The funeral director should always give a written estimate of the cost of the funeral, but the final bill may be higher. The bill will cover the costs of burial or cremation, the fees for the funeral service and the professional services of the funeral director. There will also be charges for extras, such as flowers, cars, service sheets and newspaper notices.

Other costs

Anyone who receives a means-tested benefit (such as income support) may be able to receive help from the Department for Work and Pension's or in Northern Ireland the Social Security Agency's social fund through a budgeting loan towards the cost of travelling to the funeral of a close relative.

If the person who is paying for the funeral is receiving a means-tested benefit it may be possible to receive help from the social fund through a funeral payment towards the cost of travelling to the funeral.

Burial or cremation

A burial can take place in a churchyard, a local authority cemetery or a private cemetery. Burials can also take place on private land, or in a woodland site, although in Northern Ireland this will have to be approved by the authority responsible for the site.

Anyone living within the parish has the right to be buried in the parish churchyard, if there is space, or in any adjoining burial ground. Some churches may allow others to be buried there as well (for example, ex-parishioners or

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those with family graves). There is no right to be buried in any particular part of a churchyard or burial ground.

Burials inside a church are not allowed in urban areas and are very rarely allowed elsewhere.

Most cemeteries are owned by local authorities or private companies and are non-denominational although some have space dedicated to particular religious groups. In the case of a local authority cemetery, anyone living in the authority's area has the right to burial in the cemetery. Others may also be allowed burial, but for a higher burial fee.

In most cemeteries there are various categories of graves. Some graves do not give exclusive rights to burial while others give the right of exclusive burial for a set period of time. It is important to check the papers of the person who has died to find out if they have already purchased a grave space in a churchyard, cemetery or woodland burial ground. Although there is no law preventing burials on private land (including a garden) anyone wishing to do this should contact their local authority, who may issue a certificate confirming that the burial is lawful.

Institute of Cemetery and Crematorium Management

The Institute of Cemetery and Crematorium Management produces a Charter for the Bereaved. This includes a wide range of information about burial and cremation, including information about burial on private land, for example, woodlands, farmland or gardens. It also provides information on funerals without funeral directors, and environmental issues. You can contact the Institute of Cemetery and Crematorium Management at:

City of London Cemetery

Aldersbrook Road Manor Park London E12 5DQ

Tel: 020 8989 4461

Fax: 020 8989 6112

Website: www.iccm-uk.com

The Natural Death Centre

The Natural Death Centre can give advice on environmentally friendly burials, as well as on inexpensive funerals that do not need the services of a funeral director. Contact details are:

Natural Death Centre

6 Blackstock Mews Blackstock Road London N4 2BT

Tel: 0871 288 2098

Fax: 020 7354 3831

E-mail: ndc@alberyfoundation.org

Website: www.naturaldeath.org.uk

Most crematoria are run by local authorities. There is only one crematoria in Northern Ireland at Roselawn and it is run by Belfast City Council. A number of forms are needed before cremation can take place, including a certificate from a doctor, counter-signed by another doctor and an application form completed by a relative. These forms are available from the funeral director. The costs of cremation are usually considerably less than the costs of a burial. In Northern Ireland, you can ask for a priest, minister or clergyman to conduct a service at the crematorium. The crematorium can provide you with contact details if necessary.

Funeral service

The person arranging the service may choose any form of service. If you do not want any form of religious ceremony, the British Humanist Association can give advice on a non-religious (secular) service.

The Association's address is:-

1 Gower Street London WC1E 6HD

Tel: 020 7079 3580

Fax: 020 7079 3588

Email: info@humanism.org.uk

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Website: www.humanism.org.uk

If you do not want a service of any kind the funeral director can arrange for burial or cremation without any form of service.

If, for any reason, there is no body, a memorial service can be arranged instead of a funeral service.

Disposal of ashes

Ashes may be scattered or buried at the crematorium, either by crematorium staff or by relatives and friends. Ashes can also be buried in a churchyard or cemetery, often with a short service.

Ashes can generally be scattered anywhere, but if you wish to scatter ashes on private land you should get consent from the landowner.

Although UK law allows ashes to be taken abroad, many countries have strict rules on the importation of ashes and it is important to check before travelling.

Memorials

Churchyards and cemeteries have firm rules about the size and type of memorials that are allowed and it is important to check on these rules before ordering anything. Church of England churchyards usually have more rules than local authority cemeteries. Some woodland cemeteries permit wooden plaques but most will only allow the planting of a tree. In Northern Ireland you should contact your local minister, clergyman or parish priest before arranging the erection of a memorial. The design of the memorial may be subject to approval.

The funeral director will usually apply to the church or cemetery authority for permission to erect a memorial. The authority will normally charge for giving its permission. Names of local monumental masons can be obtained from the National Association of Memorial Masons.

The address of the Association is:

1 Castle Mews Rugby Warwickshire CV21 2XL

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Tel: 01788 542264

Fax: 01788 542276

E-mail: enquiries@namm.org.uk

Website: www.namm.org.uk

The person erecting a memorial is responsible for maintaining it.

At a crematorium there will often be a Book of Remembrance and relatives may pay for an entry. It may also be possible to buy a memorial bush with a plaque.

If those attending a funeral have been asked to make donations to a charity, the funeral director will normally collect these and send them on to the charity.

Relatives will be given a list of donations received.

Miscarriages, stillbirths and perinatal deaths

Miscarriages

A miscarriage is the loss of a baby before the 24th week of pregnancy. No registration is needed.

Stillbirths

A stillbirth is a birth after the 24th week of pregnancy where the child is not born alive. A doctor or midwife will issue a medical certificate of stillbirth, giving the cause.

The parents must present the certificate to the Registrar of Births and Deaths within 42 days of the baby's delivery. In Scotland, the time limit is 21 days and in Northern Ireland, the time limit is five days. If the parents are married, the registrar will need details of both parents. If the parents are not married, only the details of the mother are required but the father can give his details. The registrar can issue a death certificate but only to the mother, to the father if his details appear on the registration and to siblings if the parents are deceased.

Many funeral directors make no charge for arranging the funeral of a stillborn baby and many cemeteries and crematoria also make no charge for burial or

cremation.

In Northern Ireland the Presbyterian and Roman Catholic Churches may offer a service for stillbirths. You should contact your minister or priest for more information. The Church of Ireland will provide pastoral support to parents and arrange a suitable ceremony for still births if asked.

Perinatal deaths

If a baby lives for even a short time after being born and then dies, this is called a perinatal death. In a perinatal death, both the birth and death must be registered. When a baby has died within a month of being born, the birth and death can be registered at the same time.

The birth is registered in the normal way. The death is registered by taking the medical certificate of death to the Registrar of Births and Deaths within five days of the death (eight days in Scotland). If this is not possible, the hospital or parent should telephone the registrar and explain the situation, for example, that the mother is too ill to attend.

If the parents are married, the registrar will need details of both parents. If the parents are not married, only the details of the mother are required but the father can give his details.

In the case of a perinatal death, the parents may still be able to get benefits like Child Benefit and Child Tax Credit for eight weeks after the death of the baby. You are also entitled to a payment from the Child Trust Fund.

Bereavement benefits

In England and Wales, Bereavement benefits are payments made by the Department for Work and Pensions to widows and widowers or to a surviving civil partner.

In Northern Ireland, Bereavement benefits are paid by the Social Security Agency to widows and widowers.

Redirecting post after someone's death

You can arrange for the local post office to redirect the post of someone who has died. The post office may insist on having proof that you have got legal authority to do this. It might help if you could provide a death certificate and a written statement saying that you have a right to act on the person's behalf. You will have to pay a fee for redirection of post.

You can also stop junk mail being sent to someone who has died. To do this, you can register details of the death with the Bereavement Register.

Companies who check the Bereavement Register will remove details of the person who has died from mailing lists and marketing databases. However, this will not stop junk mail being sent from companies who do not check with the register. The Bereavement Register is a free service.

Contact details for the Bereavement Register are:

The Bereavement Register

Freepost SEA8240 Sevenoaks TN13 1YR

Tel: 0870 600 7222

Fax: 0870 400 5644

Website: www.the-bereavement-register.org.uk

You can also use the Mailing Preference Service (MPS) to stop junk mail being sent to someone who has died.